

In re:  
Rothphila Bearng  
Debtor

Case No. 23-12954-mdc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Apr 12, 2024

User: admin  
Form ID: 155

Page 1 of 2  
Total Noticed: 22

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Rothphila Bearng, 56 N. Sycamore Avenue, Clifton Heights, PA 19018-1401
14819198	+ Kathyana Bearng, 56 N. Sycamore Avenue, Clifton Heights, PA 19018-1401
14821872	+ Pennymac Loan Services, LLC, c/o Mark Cronin, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
14819194	+ Email/Text: rm-bknotices@bridgecrest.com	Apr 13 2024 00:12:00	Bridgecrest, 7300 East Hampton Ave, Suite 101, Mesa, AZ 85209-3324
14821651	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 13 2024 00:19:05	Bridgecrest Acceptance Corporation, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14822073	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 13 2024 00:19:01	Bridgecrest Acceptance Corporation Department, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14819195	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 13 2024 00:19:01	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14822036	+ Email/PDF: ebn_ais@aisinfo.com	Apr 13 2024 00:18:54	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14822166	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 13 2024 00:19:05	Capital One N.A. by American InfoSource as agent, PO Box 71083, Charlotte NC 28272-1083
14827517	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 13 2024 00:18:55	Carvana, LLC / Bridgecrest, c/o AIS Portfolio Services, LLC, PO Box 4138, Houston TX 77210-4138
14826841	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 13 2024 00:19:00	Carvana, LLC / Bridgecrest c/o AIS Portfolio Servi, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14822680	Email/Text: mrdiscen@discover.com	Apr 13 2024 00:12:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
14819197	+ Email/Text: mrdiscen@discover.com	Apr 13 2024 00:12:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14821407	^ MEBN	Apr 13 2024 00:09:44	PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14819199	+ Email/PDF: ebnotices@pnmac.com	Apr 13 2024 00:19:02	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
14834716	+ Email/PDF: ebnotices@pnmac.com	Apr 13 2024 00:18:54	PennyMac Loan Services, LLC., P.O. Box 2410,

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14835763	+ Email/PDF: ebnotices@pnmac.com	Apr 13 2024 00:18:54	Moorpark, CA 93020-2410 PennyMac Loan Services, LLC., P.O. Box 660929, Dallas, TX 75266-0929
14819200	+ Email/Text: bankruptcy@sw-credit.com	Apr 13 2024 00:12:00	SWC Group, 4120 International Parkway #100, Carrollton, TX 75007-1957
14830577	Email/Text: bankruptcy@springoakscapital.com	Apr 13 2024 00:12:00	Spring Oaks Capital SPV, LLC, P. O. Box 1216, Chesapeake, VA 23327-1216
14820172	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Apr 13 2024 00:18:53	U.S. Department of Housing and Urban Development, 801 Market Street, Philadelphia, PA 19107
14819201	+ Email/Text: LCI@upstart.com	Apr 13 2024 00:12:00	Upstart, Upstart Operations/ Attn:Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
14822521	^ MEBN	Apr 13 2024 00:09:39	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14819196	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2024 at the address(es) listed below:

Name Email Address

BRAD J. SADEK

on behalf of Debtor Rothphila Bearng brad@sadeklaw.com  
bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

DENISE ELIZABETH CARLON

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: ) Case No. 23-12954-mdc  
Rothphila Bearng )  
)  
)  
Debtor(s). ) Chapter: 13  
)  
)  
)

## ORDER CONFIRMING PLAN UNDER CHAPTER 13

**AND NOW**, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

**B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

**WHEREFORE**, it is **ORDERED** that the plan is **CONFIRMED**.

Date: April 12, 2024

For The Court

Magdalene D. Coleman  
Chief Judge, United States Bankruptcy Court